

CHAPTER 13 PLAN

Case No.: **16-82558**

Debtor(s): **Sharon Knighten** SS#: **xxx-xx-8523** Net Monthly Earnings: **575.99**
 SS#: _____ Number of Dependents: **0**

I. Plan Payments:

(☒) Debtor(s) propose to pay direct a total of \$ **577.00** ☐ weekly ☐ bi-weekly ☐ semi-monthly ☒ monthly into the plan; or
 (☐) Payroll deduction Order: To _____ for
 \$ _____ ☐ weekly ☐ bi-weekly ☐ semi-monthly ☐ monthly.

Length of plan is **60** months, and the total debt to be paid through the plan is \$ **34,586.00**.

☐ Chapter 13 filing fees will be paid through the chapter 13 trustee assigned to the case.

II. From the payments received, the trustee shall make disbursements pursuant to the Bankruptcy Code including:

A. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT) [See § 1322(a)(2)]

The following priority claims, if allowed, will be paid in full unless creditor agrees otherwise:

CREDITOR	TYPE OF PRIORITY	SCHEDULED AMOUNT	MONTHLY PAYMENT
Internal Revenue Service	Taxes and certain other debts	\$14,029.16	

B. Total Attorney Fee: \$ **3,250.00** ; **\$300.00** paid pre-petition

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest in deferred cash payments as follows:

1. Long Term Debts:

Name of Creditor	Total Amount of Debt	Amount of regular Payment to be Paid (check box)	Regular Payments to begin: Month/Year	Arrears to be paid by Trustee	Months Included in Arrearage Amt.	Proposed Interest Rate on Arrearage	Proposed Fixed Payment on Arrearage
Wells Fargo Hm Mortgag	\$132,772.00	<input type="checkbox"/> by Trustee <input checked="" type="checkbox"/> by Debtor \$950.00	October, 2016	\$1,310.37		3.50%	\$516.00

2. Secured Debts (not long term debts) to be paid through Trustee:

Name of Creditor	Adequate Protection Payments	Total Amount of Debt	Debtor's Value	Unsecured Portion	Description of Collateral	Proposed Interest Rate	Proposed fixed Payments	Fixed Payment to Begin (Month/Year)
-NONE-								

III. Other debts (not shown in 1 or 2 above) which Debtor(s) propose to pay direct:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment	Description of Collateral	Reason for Direct Payment
-NONE-				

IV. Special Provisions (check all applicable boxes):

- ☐ This is an original plan.
☒ This is an amended plan replacing plan dated **9/8/2016**.
☒ This plan proposes to pay unsecured creditors **100** %.
☐ Other Provisions: **Debtor is to pay \$560.00 per month for 2 months and \$577.00 per month for 58 months.**

Debtor assumes lease with Nissan for the 2012 Nissan Rogue

Attorney for Debtor Name/Address/Telephone #

John C. Larsen

**1733 Winchester Road
Huntsville, AL 35811**

Telephone # **256-859-3008**

Dated: **November 10, 2016**

/s/ Sharon Knighten

Sharon Knighten

Signature of Debtor

CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the foregoing has been served upon all creditors listed on the matrix electronically or by depositing copies in the United States Mail, properly addressed and postage prepaid, on this the 10th day of November, 2016.

A copy was served electronically on Michael Ford, Chapter 13 Trustee, on this the 10th day of November, 2016.

/s/ John C. Larsen

Label Matrix for local noticing
1126-8
Case 16-82558-CRJ13
NORTHERN DISTRICT OF ALABAMA
Decatur
Thu Nov 10 13:15:40 CST 2016

U. S. Bankruptcy Court
400 Well Street
P. O. Box 2775
Decatur, AL 35602-2775

Capl/bstby
50 Northwest Point Road
Elk Grove Village, IL 60007-1032

Capl/guitr
26525 N Riverwoods Blvd
Mettawa, IL 60045-3440

Capital 1 Bank
Attn: General Correspondence
Po Box 30285
Salt Lake City, UT 84130-0285

Cavalry SPV I LLC
c/o Bass & Associates, PC
3936 E Ft. Lowell Rd. Ste #200
Tucson, AZ 85712-1083

Comenity Bank/goodys
Po Box 182789
Columbus, OH 43218-2789

GECRB/ Dillards
Attn: Bankruptcy
Po Box 103104
Roswell, GA 30076-9104

GECRB/Care Credit
Attn: bankruptcy
Po Box 103104
Roswell, GA 30076-9104

(p)INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 7346
PHILADELPHIA PA 19101-7346

Kohls/capone
N56 W 17000 Ridgewood Dr
Menomonee Falls, WI 53051-7096

Nationstar Mortgage, LLC
Maurie Dorsey
2501 S. State Hwy 121
Lewisville, TX 75067-4394

(p)NISSAN MOTOR ACCEPTANCE CORPORATION
LOSS RECOVERY
PO BOX 660366
DALLAS TX 75266-0366

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Prfrd Cus Ac
Po Box 94498
Las Vegas, NV 89193-4498

Quantum3 Group LLC as agent for
MOMA Funding LLC
PO Box 788
Kirkland, WA 98083-0788

Santander Consumer Usa
Po Box 961245
Ft Worth, TX 76161-0244

Syncb/belk
Po Box 965028
Orlando, FL 32896-5028

Syncb/qvc
Po Box 965018
Orlando, FL 32896-5018

WELLS FARGO BANK, N.A.
DEFAULT DOCUMENT PROCESSING
MAC# N9286-01Y
1000 BLUE GENTIAN ROAD
EAGAN, MN 55121-7700

Wells Fargo Bank NA
PO Box 10438
Des Moines IA 50306-0438

(p)WELLS FARGO BANK NA
WELLS FARGO HOME MORTGAGE AMERICAS SERVICING
ATTN BANKRUPTCY DEPT MAC X7801-014
3476 STATEVIEW BLVD
FORT MILL SC 29715-7203

John C. Larsen
Larsen Law, P.C.
1733 Winchester Rd
Huntsville, AL 35811-9190

Michael Ford
Chapter 13 Standing Trustee
P.O. Box 2388
Decatur, AL 35602-2388

Sharon Knighten
150 Cypress Drive
Decatur, AL 35603-5918

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Internal Revenue Service
P.O Box 931200
Louisville, KY 40293-1200

Nissn Inf Lt
Attn: Bankruptcy
8900 Freeport Parkway
Irving, TX 75063

Portfolio Recovery Associates
P.O Box 12914
Norfolk, VA 23541

Wells Fargo Hm Mortgag
8480 Stagecoach Cir
Frederick, MD 21701

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)WELLS FARGO BANK, N.A.

End of Label Matrix	
Mailable recipients	24
Bypassed recipients	1
Total	25